STATE OF ARIZONA

Department of Insurance and Financial Institutions FILED May 23, 2024 by AS

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STATE OF ARIZONA

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DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

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In the Matter of an Appeal by:

No. 24A-039- INS

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URIEL GUADARRAMA

CONSENT ORDER

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(National Producer No. 16257296)

Petitioner.

and consents to the entry of the following Conclusions of Law and Order.

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The Arizona Department of Insurance and Financial Institutions ("Department") has received evidence that Uriel Guadarrama ("Petitioner") violated provisions of Arizona Revised Statutes ("A.R.S.") Title 20. Petitioner wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true,

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FINDINGS OF FACT

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1. On or about March 13, 2024, Petitioner submitted an application to the Department for an Arizona insurance producer license through the National Insurance Producer Registry (the "Application").

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2. While completing the Application, under Background Questions, Petitioner answered "No" to the following question, quoted in part, "[h]ave you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?"

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3. Petitioner answered "Yes" to the Attestation section of the Application.

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4. Petitioner's professional background check revealed that:

- On or about May 11, 2011, the Insurance Commissioner of the State of California ("ICCA"), issued a Decision and Order denying Portioner's application to act as a life-only agent and as an accident and health agent.
 Petitioner was granted a restricted life-only agent and accident and health agent.
- On or about November 8, 2017, the ICCA issued an Order Removing Restrictions and for Issuance of an Unrestricted License removing the conditions and restrictions of Petitioner's license and licensing rights.
- 5. On or about April 2, 2024, the Department sent a letter to Petitioner informing him that his license application was denied due to "[p]roviding incorrect, misleading, incomplete or materially untrue information in the license application" and/or "[o]btaining or attempting to obtain a license through misrepresentation or fraud."
- 6. On or about April 16, 2024, Petitioner appealed the Department's denial and requested an informal settlement conference ("ISC").
- 7. The ISC was held on or about April 25, 2024, during which the parties agreed to a settlement.

CONCLUSIONS OF LAW

- 8. The Director has jurisdiction over this matter.
- 9. Petitioner's conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).
- 10. Petitioner's conduct, as described above, constitutes providing incorrect and incomplete information in the license application. A.R.S. § 20-295(A)(1).

1	11. Grounds exist for the Director to deny an insurance producer license. A.R.S
2	§ 20-295(A).
3	12. Grounds exist, in addition to or instead of any suspension or revocation for the
4	Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or
5	violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more
6	than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of
7	\$15,000.00. A.R.S. § 20-295(F).
8	<u>ORDER</u>
9	IT IS HEREBY ORDERED THAT:
10	Uriel Guadarrama shall immediately pay to the Department a civil money penalty in
11	the amount of one hundred fifty dollars (150.00).
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13	Effective this, 2024.
14	Barbara D. Richardson
15	Barbara D. Richardson
16	Cabinet Executive Officer Executive Deputy Director
17	Arizona Department of Insurance and Financial Institutions
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CONSENT TO ORDER

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- 1. Petitioner acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.
- 2. Petitioner accepts the personal and subject matter jurisdiction of the Department over it in this matter.
- 3. Petitioner acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.
- 4. Petitioner acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Petitioner, including but not limited to violations of Arizona's Consumer Fraud Act. Petitioner acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Petitioner.
- 5. Petitioner acknowledges and agrees that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the

1	future, can result in disciplinary action which may include a greater civil money penalty and
2	suspension or revocation of its license.
3	6. Petitioner waives all rights to seek an administrative or judicial review or
4	otherwise to challenge or contest the validity of this Consent Order and its accompanying
5	parts before any court of competent jurisdiction.
6	7. Petitioner acknowledges that this Consent Order is an administrative action
7	that the Department will report to the National Association of Insurance Commissioners
8	(NAIC). Petitioner further acknowledges that it must report this administrative action to
9	any and all states in which Petitioner holds an insurance license and must disclose this
10	administrative action on any license application.
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12	DATE URIEL GUADARRAMA
13	(NATIONAL PRODUCER NUMBER 16257296)
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1	COPY of the foregoing delivered via email this 23rd day of May , 2024, to:
2	day of, 2024, to.
	Uriel Guadarrama
3	titanslicensing@gmail.com u.guadarrama.php@gmail.com
4	Petitioner
5	COPY of the foregoing delivered/emailed same date, to:
6	Deian Ousounov, Chief Financial Deputy Director Alena Caravetta, Regulatory Legal Affairs Officer
7	Ana Starcevic, Project Specialist
	Catherine O'Neil, Consumer Regulatory Affairs Officer
8	Steven Fromholtz, Division Manager, Licensing Linda Lutz, Legal Assistant, Licensing
9	Aqueelah Currie, Licensing Supervisor
	Arizona Department of Insurance and Financial Institutions
10	100 North 15th Avenue, Suite 261 Phoenix, Arizona 85007-2630
11	Thochia, Tarizona 65007-2050
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13	Ana Starcevic
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